



**Missouri Department of Insurance, Financial Institutions & Professional Registration**  
**Insurance Market Regulation Division**  
**Life & Health Section**

Company Name: \_\_\_\_\_

Form # as it appears on the TD-1: \_\_\_\_\_

<b>DESCRIPTION OF PROVISIONS SPECIFIC TO VARIABLE ANNUITY CONTRACTS</b>			
<b>REVIEW REQUIREMENTS</b>	<b>Citation</b>	<b>Summary</b>	<b>Location in Contract (page and section #) If Applicable</b>

**Filing Submissions**

TD-1	<a href="#">20 CSR 400-8.200(3)(B)</a>	Letter of transmittal which briefly describes benefits, purpose, and intended market	
Cover Letter	(3)(C)	Disclose if form is new or a replacement	
Separate Submissions	(3)(D)&(E)	Life filed separate from health & group from individual-See Reg.for specific language.	
Actuary Certification	(3)(F)	Life & annuity filing accompanied by actuarial demonstrations of compliance	

**Policies**

Free Look	<a href="#">20 CSR 400-1.010(1)(D)</a>	Unconditional right to return policy within 10 days for a FULL REFUND OF ALL PREMIUM PAID	
Grace Period	<a href="#">20 CSR 400-1.010(D)(4)</a>	Annuity with a cash or loan value - 31 Day grace period	
Separate Account	<a href="#">20 CSR 400-1.020(3) &amp; 376.309 RSMo.</a>	Separate Account(s)	
Assets / Voting	<a href="#">20 CSR 400-1.020(3)2 &amp; 3</a>	Acquire assets of other insurer / Voting rights	
Assets	(3)4.B.	Assets of Sep account shall not be chargeable with the company's liabilities	
Required statement	<a href="#">20 CSR 400-1.020(5)(A)</a>	A statement that values based on investment experience may vary	
Stipulated Premiums	(C)1	30 day grace period	
Stipulated Premiums	(C)2	5 year reinstatement	
Stipulated Premiums	(C)3	Provisions in the event of default	
Investment increment factors	(D)	Factors in computing the dollar amount of the variable benefits	
Additional benefits of death or disability	(E)	May include as an incidental benefit provision for payment on death...	
Annual Report	<a href="#">20 CSR 400-1.020(6)(A)</a>	Investment report to contract holder at least once a year	
Required Provisions	<a href="#">376.671 RSMo.</a>	<u>Standard Nonforfeiture for individual deferred annuities</u>	
Cessation of payments	2(1)	Cessation of payments - paid up annuity benefits	
Cash Surrender	2(2)	Right to defer payment for up to 6 months	
Contract Statement	2(3)	Mortality and interest used to calculate minimum guarantee benefits, if any	
Explanation of minimum benefits	2(4)	Benefits are not less than minimums required by state statute	



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	Attach the <a href="#">All Life &amp; Annuity Filings</a> Form with this checklist	
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This list is in no way an exhaustive or complete statement of all requirements and provisions that might be applicable. The **Bolded** descriptions are areas that MDI frequently requires Insurers to make revisions of their policies or contracts. With respect to ordinary Life & Annuities, the remaining provisions are similar in substance to industry standards and NAIC model regulations. **Please refer to the statutes and regulations for exact wording of requirements or prohibitions. The language within the Missouri Statutes and Regulations always prevails over these checklists.**